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**CENTRAL FAX CENTER****JUN 13 2005****FACSIMILE****FROM:**

Attorney: Christopher J. Palermo Direct Phone: 408-414-1080 ext 202  
Attorney's E-Mail: cpalermo@hptb-law.com Sender's Fax: San Jose, CA (408) 414-1076  
By Secretary: Teresa Austin Direct Phone: 408-414-1080 ext 217  
Re: Petition to Defer Date: June 13, 2005 Time Sent: \_\_\_\_\_  
Serial No. 09/442,106, filed November 17, 2005 Number of pages including this page: 10

**TO:**

Name	Company	Facsimile No.	Contact No.
Yogesh C. Garg	United States Patent and Trademark Office, GAU 3625	703-872-9306	703-306-0252

**IMMEDIATE ATTENTION IS REQUESTED**  
**OFFICIAL COMMUNICATION INTENDED FOR ENTRY**

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**OIPE/IAP****JUN 15 2005****ENCLOSURES:**

Transmittal Form with fee authorization (1 pg)

Petition to Defer Issuance of Patent Application Under C.F.R. §1.314 (2 pgs)

Copy of Previously submitted Information Statement with Form PTO 1449 and Acknowledgment Receipt (6 pgs)

PTO/SB/21 (08-00)

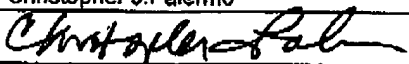
Approved for use through 10/31/02. OMB 0651-0031


Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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<b>TRANSMITTAL FORM</b> (to be used for all correspondence after initial filing)	Application Number	09/442,108	
	Filing Date	October 10, 2003	
	First Named Inventor	John Philip PETTITT	
	Group Art Unit	3625	
	Examiner Name	Yogesh C. Garg	
		Attorney Docket Number	53588-0025

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge \$130.00 for payment of fees associated with this communication to Deposit Account No. 50-1302.  <input type="checkbox"/> Amendment / Response  <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s)  <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Response to Missing Parts/Incomplete Application	<input type="checkbox"/> Assignment Papers (for an Application)  <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers  <input type="checkbox"/> Petition <input type="checkbox"/> Petition To Convert To a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer  <input type="checkbox"/> Request for Refund	<input type="checkbox"/> After Allowance Communication to Group  <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) (23 pgs) (in triplicate) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Petition to Defer Issuance of Patent Application Under C.F.R. §1.314 (2 pgs) Copy of Previously submitted Information Disclosure Statement with Form PTO-1449 and Acknowledgment Receipt (6 pgs)
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Hickman Palermo Truong & Becker LLP Christopher J. Palermo
Signature	
Date	June 13, 2005

CERTIFICATE OF TRANSMISSION			
I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office Fax No. (703) 872-9306.			
			June 13, 2005
Type or printed name	Teresa Austin		
Signature		Date	June 13, 2005

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Attorney Docket No. 53588-0025

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Confirmation No.: 5428  
John Philip PETTITT :  
Serial No.: 09/442,106 : Group Art Unit: 3625  
Filed: November 17, 1999 : Examiner: Yogesh C. Garg  
For: METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD  
TRANSACTION OVER A COMPUTER NETWORK

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**PETITION TO DEFER ISSUANCE OF PATENT APPLICATION UNDER C.F.R § 1.314**

Sir:

Applicant hereby respectfully petitions for deferral of the issuance of the application referenced above as a patent, to allow time for the Examiner to consider a previously submitted Information Disclosure Statement.

Specifically, the Applicants submitted an Information Disclosure Statement with Certificate of Mailing under 37 CFR 1.8 on December 10, 2004, with Form PTO-1449 and 27 references (see copy attached). The OIPE mailed Applicants a postcard acknowledgment receipt on December 13, 2004 indicating receipt of the paper and references. However, Applicants have not received an initialed copy of the Form PTO-1449 indicating consideration of the IDS.

Applicants have received such initiated copies for all other IDSs filed in the case.

Applicants filed the issue fee payment on April 11, 2005, by first class mail.

This petition is made to allow sufficient time for the Examiner to consider the IDS and

06/15/2005 TL0111 return the initialed form  
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Attorney Docket No. 53588-0025

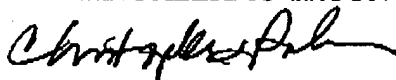
Based on the foregoing, it is respectfully submitted that Applicants have shown good and sufficient reasons why it is necessary to defer issuance of the patent as requested. Applicants respectfully request the Director to grant the petition.

The Commissioner is hereby authorized to charge \$130.00 for payment of fees associated with this communication to Deposit Account No. 50-1302.

Please address any questions to the undersigned at (408) 414-1080 ext. 202.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP



Date: June 13, 2005

Christopher J. Palermo  
Registration No. 42,056

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on June 13, 2005

by

